**RETURN ORIGINAL TO:** CHASE HOME MORTGAGE CORPORATION **4915 INDEPENDENCE PARKWAY** TAMPA, FLORIDA 33634-7540

PREPARED BY: MICHELLE MAUTONE

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			. COOK COUNTY RECORDER	
THIS MORTGAGE ("Sec. 19.92 The mortgage is J.	arity Instrument") is given HIN A. JACKSON, DI VOI	OR SEPTEMBE RCED NOT SINCI	ER 22ND EREMARRIED	184g 1106
CHASE HOME MORTGAC	CORPORATION	). This Security Ins	Union is given to	1919 15 (1)
under the laws of THE STA 4915 INDEPENDENCE PAR	AIV. OF DELAWARE A WAY, TAMPA, FLORID	, and whose addres A 33634-7540	which is organized and existing is is	 ).
Borrower owes Lender the prin	cipal sum // TWO HUND	RED TWO THOU	JSAND THREE HUNDRED AND NO	<u> 1</u> 00
dated the same date as this Sec	. Double (U.Y. 5	dich provides for n	This debt is evidenced by Borrower's no nonthly payments, with the full debt, if n	)le
paid earlier, due and payable on	OCTUBER 71. 1999		This Security Instrume	ent
modifications of the Note; (b) the of this Security Instrument; and and the Note. For this number.	he payment of all other st ms, i (c) the performance of Fion o . Borrower does hereby morts	with interest, advancewes, a covenants and converse of the con	h interest, and all renewals, extensions as iced under paragraph 7 to protect the securi d agreements under this Security Instrume vey to Lender the following described pro	ity nt
erty located in	terration of the second second second	#160 peace   \$40.00   Philosphia   Philosphia	County, Illinoi	s:
CONDOMINIUM AS DELINES ESTATE: LOTS 1 TO 4 I BLOCK 5 IN THE SUBDIVI	ATED ON A SURVEY BOTH INCLUSIVE ALL ISLON OF LOTS 1 A SECTION 32, TOTAN; WHICH SURVEY INIUN ONNERSHIP I	OF THE FOL ND LOTS 25 AND 2 IN BL WNSHIP 40 N Y IS ATTACH RECORDED AS	iorte, range 14, east of 12D as exhibit b to the	THE
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PIN#: 14-32-406-015-	-1046 5-1076		CO	927
which has the address of	A NORTH CLYBOURN A	YENUE MOS	CHICAGO	
Illinois	("Property Address	r);	· <b>(-4</b> )	
and fixtures now or hereafter a Instrument. All of the foregoing	part of the property. All repl is referred to in this Security	lacements and addit Instrument as the "F	roperty, and all easements, appurtenance tions shall also be covered by this Securit Property."  by conveyed and has the right to mortgage	ty

it the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform coverants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for:

(a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may race in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual morning of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Portils are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts purmitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirement of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender, If, under paragraph 21, Lender shall acquire or sell as Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of counsidon or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, ail payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground forth, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Forrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender, Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lerder and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

Instrument immediately price to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of coupency, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, all we the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwile respirally impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the fire created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the Man application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender way, any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations of accurations of company of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrow or shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the lessehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to princern the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under

this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting

payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

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9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned

and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction:

(a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is 20 and oned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property

or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbez cance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums set used by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the harding of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by "". Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbeg and by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Lie Pity; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and serious of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrumers; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Lorrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's

consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the a nount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeds permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial propagment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided

in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be secretable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural

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person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

- 18. Borrower's Right to Relastate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default or any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, incl. div g, but not limited to, reasonable atterneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.
- 19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or reace times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written or doe of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.
- 20. Hazardous Substances. Borrower shall of cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property, Burrow or shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower teams, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Submances" are those submances defined as toxic or hazardous substances by Environmental Law and the following submances: gasoline, kerosene, other flammable or toxic perfoleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbesses or formaldehyde and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction when the Property is located that relate to health, safety or environmental protection.

NON-Uniform Covenants. Bostower and Lender further covenant and agree as follows:

- 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
  - 23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

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☐ Graduated Payment Rider	Planned Unit Development Rider	☐ Biweekly Payment Ride
Balloon Rider	☐ Rate Improvement Rider	Second Home Rider
D Other(s) [specify] LEG/	AL DESCRIPTION RIDER	· .
By Sygning Brildy Bornwer	accepts and agrees to the terms and covenants of	contained in this Security Instrumen
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Witnesses:		
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STATE OF ILLINOIS, COO!	لا	County ss:
I. The Undersigned		, a Notary Public in and for said county and state,
do hereby certify that JOHN A. JACKSON,		OT SINCE REMARRIED
, personally	known to me to i	be the same person(s) whose name(s) is/see
subscribed to the foregoing instrument, appeared	i before me this d	ay in person, and acknowledged that he/sha/they
signed and delivered the said instrument as aet forth.	hia/hee/their	free and voluntary act, for the uses and purposes therein
Given under my rand and official seal, thi	الم من من الم	day of SEPTEMBER , 19 92.
My Commission expires: 8-55-92		1 +60
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THIS CONDOMINIUM RIDER is made this	SEPTEMBER 19 92	,
and is incorporated into and shall be deemed to amend and supplement the Mortgage, D		
"Security Instrument") of the same date given by the undersigned (the "Borrower") to secun CHASE HOME MORTGAGE CORPORATION, A DELAWARE CORPORATION		er")
of the same date and covering the Property described in the Security Instrument and local 1872 NORTH CLYBOURN AVENUE #695 CHICAGO, ILLINOIS [Property Address]	ed at: 3 <b>60614</b>	10,4961
The Property includes a unit in, together with an undivided interest in the common ele	ements of, a condominium proj	jecı
known as: CLYBOURN LOFTS CONDOMINIUM	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	******
[Name of Condominium Project]		

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") hours little to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owner. Association and the uses, proceeds and benefits of Borrower's interest.

CONDOMINIUM COVEN LATS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree is follows:

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments i apposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owner Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Projec, which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Coverses? for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazaru in semance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restriction or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrow are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess aid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, psyable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit of of the common to elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds 3 shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 10.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination (2) required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain:

(ii) any amendment to any provision of the Constituent Documents if the prevision is for the express benefit of Leader:

(iii) termination of professional management and assumption of self-management of the Owners Association;

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

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F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SKINING BELOW, Bosrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

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#### BALLOON RIDER

#### (COMDITIONAL RIGHT TO REFINANCE)

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[Property Address]

The interest rate stated on the Note is called the "Note Rate." the Note is called the "Note Date." I understand the Lender may transfer the Note, Security Instrument and this Rise: The Lender or anyone who takes the Note, the Security Instrument and this Ricer by transfer and who is entitled to receive payments under the Note is called the "Note Holder."

ADDITIONAL COVENENTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lander further covenant and agree as follows (despite anything to the contrary contained in the Security Instrument or the Note):

#### 1. CONDITIONAL RIGHT TO REFINENCE

At the maturity date of the Note and Security Intrument (the "Maturity Date"), I will be able to obtain a new loan ("New Loan") with a new maturity date , and with an interest rate equal to the "New Note Rate" of <u>OCTOBER 1, 2022</u> determined in accordance with Section 3 below if all the conditions provided in Sections 2 and 5 below are met (the "Conditional Refinancing Option"). conditions are not met, I understand that the Note Holder is under no colligation to refinance the Note, or to extend the Maturity Date, and that I will have to repay the Note from my own resources or find a lender willing to lend me the money to repay the Note.

#### COMDITIONS TO OPTION

If I want to exercise the Conditional Refinancing Option at maturity, certain conditions must be met as of the Maturity Date. These conditions are (1) I must still be the owner and occupant of the property (or co-operative apartment) subject to the Security Instrument (the "Property"); (2) I must be current in my monthly payments and cannot have been more than 30 days late on any of the 12 scheduled

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monthly payments immediately preceding the Maturity Date: (3) no lien against the Property, or in the case of a co-operative apartment, the collateral related to the Property (except for taxes and special assessments not yet due and payable) other than that of the Security Instrument may exist: (4) the New Note Rate cannot be more than 5 percentage points above the Note Rate; and (5) I must make a written request to the Note Holder as provided in Section 5 below.

#### 3. CALCULATING THE NEW MOTE RAWS

The New Note Rate will be a fixed rate of interest equal to the Federal National Morigage Association's required net yield for 30-year fixed rate mortgages subject to a 61-day mandatory delivery commitment, plus one-half of one percentage point (.50%) on real property loans or three-fourths of one percentage point (0.75%) on co-opyrative apartment loans, rounded to the nearest one-eighth of one percentage point (6.325%) (the "New Note Rate"). The required net yield shall be the applicable net yield in effect on the date and time of day that the Note Holder receives notice of my election to exercise the Conditional Refinancing Option. If this required net yield is not available, the Note Holder will determine the New Note Rate by using comparable information.

#### 4. CALCULATING THE NEW PAYMENT AND THE

Provided the New Note Rate as calculated in Section 3 above is not greater than five (5) percentage points above the Note Rate and all other conditions required in Section 2 above are satisfied, the Note Polder will determine the amount of the monthly payment that will be sufficient to rerev in full (a) the unpaid principal, plus (b) accrued but unpaid interest, plus (c) all other sums I will owe under the Note and Security Instrument on the Maturity Date (assuming my monthly payments then are current, as required under Section 2 above), over the term of the New Note at the New Note Rate in equal monthly payments. The result of this calculation will be the amount of my new principal and interest payment every month until the New Note is fully paid.

#### 5. EXERCISING THE CONDITIONAL REFINANCING OPTION

The Note Holder will notify me at least 60 calendar days in surance of the Maturity Date and advise me of the principal, accrued but unpaid interest, and all other sums I am expected to owe on the Maturity Date. The Note Holder also will advise me that I may exercise the Conditional Refinancing Option if the conditions in Section 2 above are met. The Note Holder will provide my payment record information, together with the name, title and address of the person representing the Note Holder that I must notify in order to exercise the Conditional Refinancing Option. If I meet the conditions of Section 2 above, I may exercise the Conditional Refinancing Option by notifying the Note Holder no later than 45 calendar days prior to the Maturity Date. The Note Holder will calculate the fixed New Note Rate based upon the Federal National Mortgage Association's applicable published required net yield in effect on the date and time of day notification is

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received by the Note Holder and as calculated in Section 3 above. I will then have 30 calendar days to provide the Note Holder with acceptable proof of my required ownership, occupancy and property lien status. Before the Maturity Date the Note Holder will advise me of the new interest rate (the New Note Rate), new monthly payment amount and the date by which I must appear to sign any documents required to complete the required refinancing. I understand the Note Holder will charge me a \$250 processing fee, plus a document preparation fee (if permitted in your state) and normal closing costs due third parties, including filing fees and title insurance or Uniform Commercial Code search costs. (The processing fee is due at the time you request the new loan.)

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Dalloon Rider.

WITHESS THE RAND (8) AND SEC (8) OF THE UNDERSIGNED.

-Borrower	JOHN A, JACKSON
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-Borrower	J-C
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(Sign Original Only)

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